



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>	
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		First Named Inventor	Gallagher, Paul
		Art Unit	3621
		Examiner Name	John M. Winter
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U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
CM	0001	US-2002/0016769	02-2002	Barbara et al.	
	0002	US-2004/0111370	06-2004	Saylor et al.	
	0003	US-5,903,878	05-1999	Talati et al.	
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
CM	0013	Youngblood, Dick. Some hung up about paying bills via a computer. Star Tribune. Minneapolis, Minnesota. May 23, 1993. p. D02	
	0014	PR Newswire. Paypal.com becomes #1 online payment service on eBay. New York. January 31, 2000. p. 1	
	0015	Sapsford, Jathon. You've got mail (with cash!) - Paypal sees torrid growth with a service that sends money across the internet. Wall Street Journal (eastern edition). New York, NY. February 16, 2000. p.B1	
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	0017	O'Brien, Jeanne. Bank One unveils e-mail money transfer service. Bank Systems & Technology. New York. vol. 37, iss. 5. May 2000. p.24	
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Examiner Signature		Date Considered	10/3/2005
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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